

**Access to Microfinance & Improved Implementation of Policy Reform
(AMIR Program)**

Funded By U.S. Agency for International Development

***Women Membership in BAs
and
SME Membership in BAs***

Final Report

***Deliverable for Business Association Initiative
Task 2.6.7 and Task 2.7.16
Contract No. 278-C-00-98-00029-00***

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This report was prepared by Dr. Zaki Ayoubi, in collaboration with Chemonics International Inc., prime contractor to the U.S. Agency for International Development for the AMIR Program in Jordan.

I. Introduction and Purpose:

The AMIR Program targeted six Business Associations (BAs) for focused assistance in the form of technical assistance, Organizational Development Grants (ODGs), mini-grants and commodity assistance. Throughout the AMIR Program (January 1998 – January 2002), the participation of women and SMEs in the membership of the targeted BAs was considered as an important aspect of cooperation. As these two groups will significantly contribute to the development of the Jordanian economy, it is imperative to follow and highlight the progress of women and SMEs in business.

The purpose of this report is to summarize the findings of the two surveys and present the following results:

- (1) The increased proportion of women members in each of the two non-women BAs since the beginning of the AMIR Program in 1998.
- (2) The increased membership of SMEs in three targeted BAs since the beginning of the program.

II. Data Collection:

A questionnaire was developed with four quantitative questions to gauge the increase in membership of SMEs in BAs whose members are classified as companies. All six targeted BAs were sent the questionnaire, although certain BAs were excluded in each of the two surveys if they did not fulfill the purpose of the surveys and the measurement criteria.

- 1. Jordan Trade Association (JTA).**
- 2. Amman World Trade Center (AWTC).**
- 3. Business and Professional Women – Amman (BPWA).**
- 4. Young Entrepreneurs Association (YEA).**
- 5. Amman Chamber of Commerce (ACC).**
- 6. Information Technology Association Jordan (Int@j).**

The measurement criteria used in the two surveys is identical to the criteria used in the previous two surveys on women and SME membership in April 2000, which are as follows:

- Total membership as reported, represents the membership shown as active (paid or unpaid) for the specified membership year.
- In voluntary BAs with individual members, the number of women members was measured by the gender indication on the application form or by counting the names of women on the BA's membership list.
- In voluntary BAs with company members, the number of women members was measured through a credit system in which the following conditions apply:
 - a) The chairperson or managing director is a woman; or
 - b) At least 25% of the privately held shares are held by a woman; or

c) At least 25% of the Board of Directors are women.

- SME is “any company with less than 50 employees”, as defined by USAID.
- The membership data of the JTA, AWTC, YEA and Int@j was obtained through their Excel or ACTS databases.
- Table 1 indicates that the five voluntary BAs included in the survey have either 100% individual members or company members. Thus, 100% of the members of the JTA, AWTC and Int@j are companies; and 100% of the YEA and BPWA members are individuals.

II Results:

A. Women membership in BAs

The purpose of the first Survey (Task 2.6.7) is to measure the increase in the proportion of women members in each of the two targeted non-women BAs since the beginning of the AMIR Program in 1998.

The BPWA is exclusively an association of women members, and is therefore excluded from the survey. Also excluded is the ACC, which is a mandatory membership association. As well, the ACC does not have any information prior to 2001 that would indicate the gender of the members. Of the remaining four organizations, three were operational in the period 1998-2001. The fourth organization, Int@j, was established in 2000. Of the three BAs established since 1998, the AWTC and YEA were selected to show the increase in women from 1998-2001, due to the fact that each showed a significant increase in the number of women members.

Table 2 illustrates that the proportion of women members in the AWTC to total members (composed 100% of companies) has increased from 15% to 20%, 25% and 35% in 1998, 1999, 2000 and 2001 respectively.

Table 2 also shows that the proportion of women members in the YEA to total members (composed 100% of individuals) has increased from 15% to 10%, 25% and 27% in 1998, 1999, 2000 and 2001.

In both cases, the increase in the proportion of women in the year 2001 over 1998 (35% for AWTC and 27% for YEA) has surpassed the AMIR Program’s contract performance indicator of 15% by a significant margin.

B. SMEs Membership in BAs

The purpose of the second survey (Task 2.7.16) is to measure the increase in membership of SMEs in three targeted BAs since the beginning of the AMIR Program in 1998.

The BPWA and YEA are associations comprised exclusively of individuals (not companies) as indicated in table 1. Thus, they are excluded from the survey. Also excluded is the ACC, which is a mandatory membership association. Further more, the ACC does not gather employment data on their member companies. Members are classified (for purposes of fees dues) on the basis of the amount of capital not the size of employment. This leaves three BAs, which are included in the survey: The JTA, AWTC and Int@j.

Table 3 illustrates the development of total membership, the number of SMEs to total membership, and the percentage of SMEs to total membership, for each year of the 1998-2001 period; in addition to the percentage increase in SMEs in 1999, 2000 and 2001 over the base year of 1998.

It should be noted on the outset that Int@j was established in 2000; and thus, its figures show only in 2000 and 2001.

Also shown in Table 3, is the percentage of SMEs to total member companies for JTA plus AWTC to be 54% in 1998 and 1999. This percentage increased to 61% and 64% in 2000 and 2001 when the figures were added for Int@j.

Finally, Table 3 illustrates that the number of SMEs in three targeted BAs has increased over the base year (1998) by 17%, 77% and 240% in 1999, 2000 and 2001.

If the percentage increase is calculated for the 2000-2001 period, in which all the three BAs were operational, then the percentage increase in the number of SME in the three BAs is 36% in 2001 over the year 2000. Both results are significantly higher than the AMIR Program's contract performance indicator of 20% in the fourth year of the program.

Table 1
Business Associations (BAs) Membership Survey
Types of Members in Targeted BAs

	Business Associations	Companies	Individuals	Companies and Individuals
1.	Jordan Trade Associations (JTA)	100%	-	-
2.	Amman World Trade Center (AWTC)	100%	-	-
3.	Information Technology Association Jordan (Int@j)	100%	-	-
4.	Young Entrepreneurs Association (YEA)	-	100%	-
5.	Business & Professional Women Association – Amman (BPWA)	-	100%	-
6.	Amman Chamber of Commerce (ACC)	-	-	100%

Table 2
Business Associations (BAs) Membership Survey
Increased Percentage of Women Members in the YEA and AWTC

	AWTC	1998	1999	2000	2001
1.	Total number of members (Companies)	140	165	195	220
2.	Number of companies in which one of the following applies:				
	a. The chairperson or managing director is a woman; or	21	33	49	47
	b. At least 25% of the privately held shares are held by a woman; or	N/A	N/A	N/A	N/A
	c. At least 25% of the Board of Directors are women	N/A	N/A	N/A	N/A
3.	The percentage of women of total membership	15%	20%	25%	35%

	YEA	1998	1999	2000	2001
1.	Total number of members (Individuals)	20	91	155	180
2.	Number of women members	3	9	39	48
3.	Percentage of women members	15%	10%	25%	27%

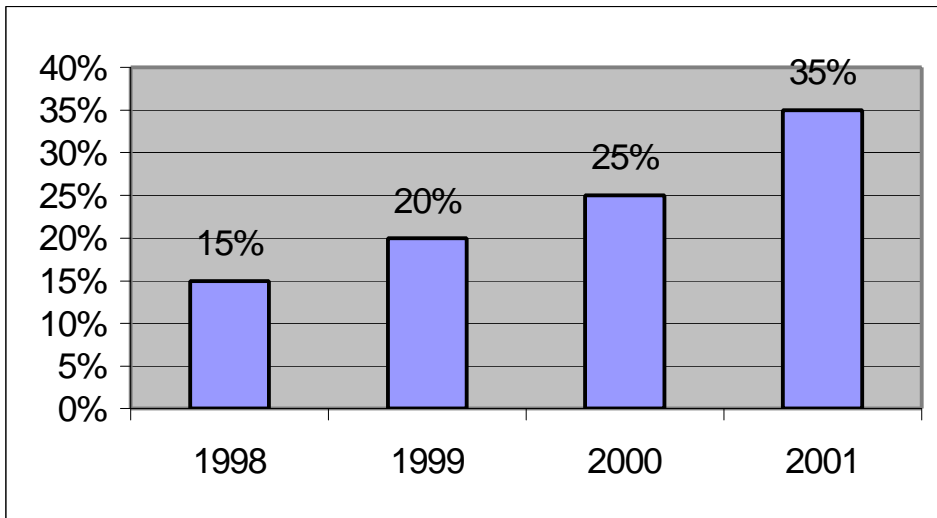
Table 3
Business Associations (BAs) Membership Survey
Increase in Members of SME in the JTA, AWTC and INTAJ

	BAs	1998	1999	2000	2001
1.	Total number of members (Companies)	221	247	333	426
	JTA	71	82	101	110
	AWTC	140	165	195	220
	Int@j *	N/A	N/A	37	96
2.	Number of companies which employ 50 or less employees (SMEs)	114	133	202	274
	JTA	9	18	19	26
	AWTC	105	115	156	176
	Int@j *	N/A	N/A	27	72
3.	Percentage of SMEs of total number of members companies	54%	54%	61%	64%
4.	Percentage of increase in SMEs since the base year 1998.		17%	77%	240%
5.	Percentage of increase in SMEs in 2001 based on number of SMEs in 2000.				36%

- Int@j was established in 2000.

Business Associations Membership Survey

Increased Percentage of Women Members In AWTC



Increased Percentage of Woman Members In YEA

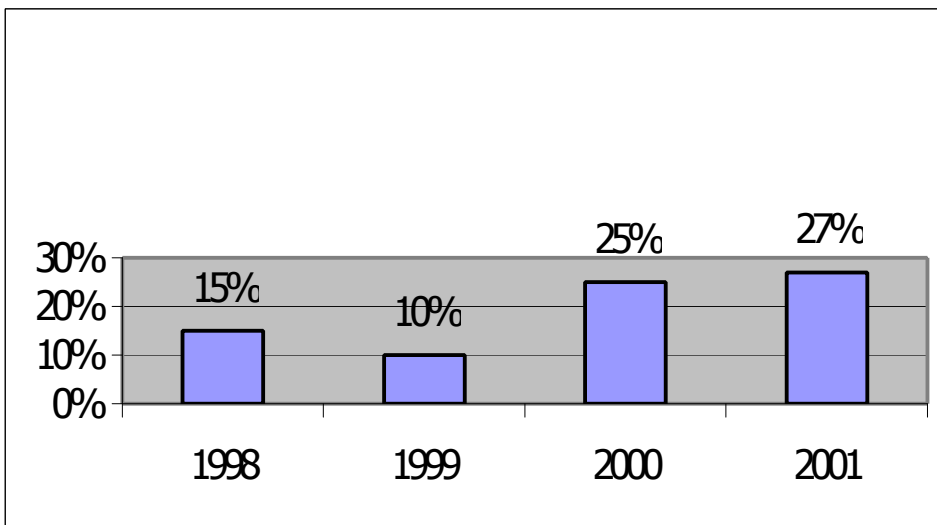
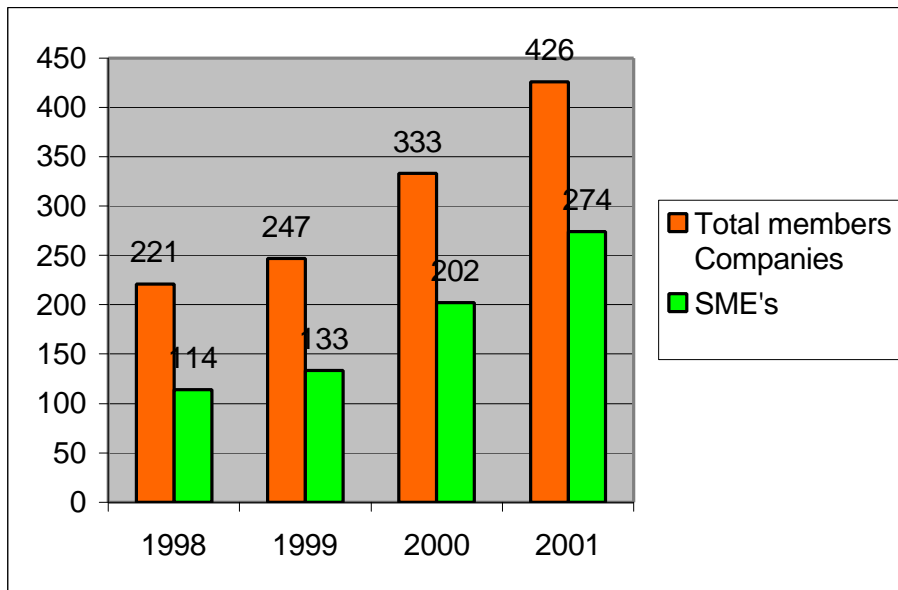


Table 3

**Increase in Members of SME in the JTA, AWTC and Int@j
1998-2001**



**Percentage Increase in SMEs Over 1998
in the
JTA, AWTC and Int@j**

